

# In conversation with our borrower CEOs

We spoke to two CEOs from across the portfolio to describe how their loan from SASC is enabling them to scale responsibly and meet the needs of their communities.

**Handcrafted Projects** is a charity set up in 2011 to help individuals across the Northeast who need to rebuild their lives. Its holistic “hub and housing” model for high-needs individuals combines safe accommodation with therapy workshops and vocational skills training. This helps residents move towards independence and improved well-being.

Dan Northover has been at the helm as founder, managing director and now CEO for 14 years. Handcrafted’s first SASH loan in 2023 enabled him to move from part-time to full-time in his role.

Dan says the SASH loan was “transformational for the organisation”. As well as funding the purchase of 24 properties, the process of taking on the SASH loan also helped the organisation professionalise its operations, strengthen its governance and achieve Ofsted registration. This in turn has opened the way to new contracts and expanded services. Handcrafted now also works with people who have complex needs, including those experiencing homelessness, mental health challenges, or leaving care or prison.

SASH’s loan also funded an internal property resource. This has helped Handcrafted develop the skills needed to purchase properties that fit its longer term financial plans.

When Handcrafted took on its SASH loan, it was the smallest organisation (by turnover) to have borrowed from SASH. Dan estimates that Handcrafted is now four times larger than it was before the SASH loan based on turnover, staffing number and number of bedspaces available. Being able to purchase properties makes it possible for Handcrafted to plan ten years forward because

**Our SASH loan was transformational for the organisation.**



it knows it will retain control of these properties. Being the owner also gives Handcrafted an incentive to optimise the quality of the properties. And resources can be directed into services rather than spent on rent.

Dan believes owning rather than renting properties gives Handcrafted more control. This applies both to choosing the location at the point of purchase, and to subsequent repairs and maintenance.

When it comes to bidding for contracts, Handcrafted believes commissioners have recognised it can provide better quality services as a result of owning the SASH properties. Owning rather than renting properties has also opened up new opportunities to work with unaccompanied asylum-seeking children and young people leaving care. To do this, Handcrafted had to register with Ofsted. Being more financially sustainable allowed Handcrafted to develop the quality of their housing and support provision to meet the requirements; Dan feels owning some of its properties helped Handcrafted in this respect.

An important factor for Dan is the impact property ownership has had on the vulnerable people Handcrafted works with. Being able to match the right home to the right individual has enhanced

Handcrafted’s person-centred approach. Being able to control the quality of the property, and give tenants some autonomy, ultimately leads to better outcomes and tangible improvements in the lives of vulnerable people.

Overall Dan feels that growing its asset base has made Handcrafted more resilient; and the structure of the SASH loan and its risk profile have made it feel like a genuine partnership.

In March 2026 SASC agreed a second loan to Handcrafted from its SASH II fund to provide a further 32 bedspaces. Dan views this as a step-change in Handcrafted’s growth, allowing it to replicate its model in new geographies but in a way that is rooted in each local community. He continues to be excited by the chance to show how an alternative way to finance property ownership can enhance support for the most vulnerable in society.

SASC is delighted to be able to play a part in Handcrafted’s success and we wish Dan and his team all the very best going forward.

**Dan Northover**  
Founder, Handcrafted Projects

